

DEC 21 2006**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya et. al.
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By
Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3624
Examiner: : Ella Colbert

Docket No. : 47004.000059
Customer No. : 21967

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION PURSUANT TO 37 C.F.R. § 1.114

Sir:

Applicants hereby submit this Submission Pursuant to 37 C.F.R. § 1.114 that is responsive to the Final Rejection mailed on September 22, 2006 ("Final Rejection") and request that the application be re-examined in light of the amendments and remarks made herein.

Amendments to the claims begin on **page 2** of this Submission.

Remarks begin on **page 14** of this Submission.